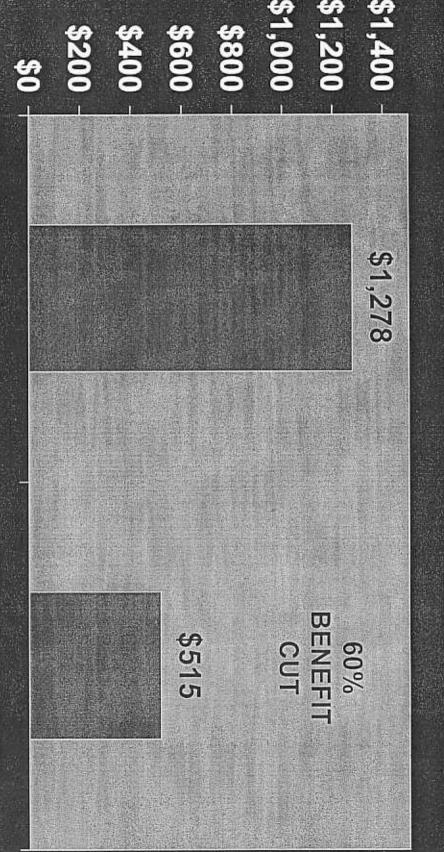
HAD BEEN USED SINCE 1940? WHAT IF PRICE-INDEXING



CURRENT LAW BENEFIT

PRICE-INDEXED BENEFIT

RETIRING IN 2005 WITH LIFETIME AVERAGE EARNINGS